

IN THE UNITED STATES DISTRICT COURT  
FOR THE SOUTHERN DISTRICT OF TEXAS  
HOUSTON DIVISION

DAVID WELLS & TERESA WELLS,	§	
	§	
Plaintiffs,	§	
	§	
v.	§	CIVIL ACTION NO. H-12-1792
	§	
JP MORGAN CHASE BANK, NATIONAL	§	
ASSOCIATION, et al.,	§	
	§	
Defendants,	§	

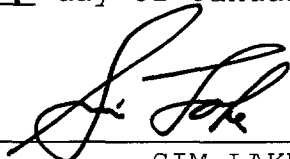
**ORDER ADOPTING MAGISTRATE JUDGE'S**  
**MEMORANDUM AND RECOMMENDATION**

Having reviewed the Magistrate Judge's Memorandum and Recommendation dated December 23, 2013,<sup>1</sup> the court is of the opinion that said Memorandum and Recommendation should be adopted by this court.

It is, therefore, **ORDERED** that the Memorandum and Recommendation is hereby **ADOPTED** by this court.

The Clerk shall send copies of this Order to the respective parties.

**SIGNED** at Houston, Texas, this 8th day of January, 2014.

  
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SIM LAKE  
UNITED STATES DISTRICT JUDGE

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<sup>1</sup> The parties filed no objections to the Memorandum and Recommendation.